UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF WASHINGTON

In re: Terri Ann Hoefs		Case No.		
		CHAPTER 13 PLAN		
		_ X _ Ori	ginal	AMENDED
	Debtor(s).	Date:	March 30, 2019	
I.	Disclosure of Nonstandard Provisions and Plan's Mod	lification	of Secured Debt:	
	A. Does this plan contain any nonstandard provisions (cl	neck one)?	
	Yes			
	X No B. Does this plan limit the amount of a secured claim bas	ed on a v	valuation of the collater:	al for the claim
	(check one)?	cu on a v	aruation of the conatera	ar for the claim
	Yes			
	No			
	C. Does this plan avoid a security interest or lien (check of	one)?		
	Yes No			
If the D	ebtor has either not indicated "yes" in the applicable section	n above	or made no selection, a	any nonstandard provision or
	e in this plan purporting to limit the amount of a secured c			
	or lien is void. Even if the Debtor indicated "no" in Section			
secured proceed	claim based on a valuation of the collateral for the claim of	or avoid a	security interest or lier	n through a motion or an adversary
II.	Means Test Result and Plan Duration:			
	Debtor is (check one):	annlicah	le commitment period	
	X a below median income debtor with a 36 month applicable commitment period an above median income debtor with a 60 month applicable commitment period			
		тыррич	Jie Communicate period	
of allow	n's length shall not be less than the Debtor's applicable corred unsecured claims over a shorter period or is modified pength shall automatically be extended up to 60 months after	ost-conf	irmation. If the Debtor i	is below median income, then the
pian s i	engui shan automaticany be extended up to 60 months are	i uie ilis	t payment is due if nece	essary to complete the plan
1II.	Plan Payments to the Trustee:			
	later than 30 days after the order for relief, the Debtor sha	ll comme	nce making payments t	to the Trustee as follows:
	A. AMOUNT: \$_125.00			
	B. FREQUENCY (check one):			
	Monthly X Twice per month			
	Every two weeks			
	Weekly			
	C. TAX REFUNDS: The Debtor (check one):			
	commits all tax refunds to funding the plan.	Committe	ed refunds shall be paid	in addition to the plan payment
	amount stated above.	.1 1	TC 1	6 1
	<u>x</u> does not commit; all tax refunds to fundingD. PAYMENTS: Plan payments shall be deducted			
	D. PAYMENTS: Plan payments shall be deducted or ordered by the Court.	пош ше	Debioi s wages uniess (omerwise agreed to by the Trustee
	E. OTHER:			

IV. Distribution of Plan Payments by the Trustee:

Upon confirmation of the plan, the Trustee shall disburse funds received in the following order and creditors shall apply them accordingly, provided that disbursements for domestic support obligations and federal taxes shall be applied according to applicable non-bankruptcv law: ADMINISTRATIVE EXPENSES: A. 1. Trustee. The percentage set pursuant to 28 USC §586(e). 2. Other administrative expenses. As allowed pursuant to 11 USC §§ 507(a)(2) or 707(b). 3. The Debtor's Attorney's Fees: Pre-confirmation attorney's fees and/or costs and expenses are estimated to be \$ **4,000.00** . \$ **500.00** was paid prior to filing. Approved attorney compensation shall be paid as follows (check one): a. X Prior to all creditors b. Monthly payments of \$ c. All remaining funds available after designated monthly payments to the following creditors: . . d. Other: . If no selection is made, approved compensation will be paid after the monthly payments specified in Sections IV.B and IV.C. B. CURRENT DOMESTIC SUPPORT OBLIGATIONS: Creditor Monthly amount -NONE-C. SECURED CLAIMS: Only creditors holding allowed secured claims specified below or provided in Section X will receive payment from the Trustee. Unless ranked otherwise, payments to secured creditors will be disbursed at the same level. Secured creditors shall retain their liens until the earlier of payment of the underlying debt, determined under nonbankruptcy law, or discharge under 11 U.S.C. § 1328. Secured creditors shall not assess any late charges, provided payments from the plan to the secured creditor are current, subject to the creditor's rights under state law if the case is dismissed. The interest rates in the plan control except that (a) a lower interest rate included in a creditor's proof of claim shall control; and (b) the interest rate included in a creditor's proof of claim for a claim secured by a mortgage or deed of trust on real property shall control, unless otherwise provided in Section X or ordered following an objection to a proof of claim or in an adversary proceeding. If the interest rate is left blank, the interest rate shall be 12% except that the interest rate for arrearages on claims secured by a mortgage or deed of trust on real property shall be 0%. For claims secured by personal property, the monthly payment amounts in the plan control. For claims secured by real property, the monthly payment amounts in the creditor's proof of claim and notice of payment change control unless otherwise provided in Section X. If overall plan payments are sufficient, the Trustee may increase or decrease post-petition installments for ongoing mortgage payments, homeowner's dues and/or real property tax holding accounts based on changes in interest rates, escrow amounts, dues and/or property taxes. Payments on Claims, or Non-Escrowed Postpetition Property Tax Holding Accounts, Secured Only by Security Interest in the Debtor's Principal Residence (Interest included in payments at contract rate, if applicable): Ongoing Payments: Rank **Monthly Payment** Creditor Collateral -NONE-

Rank Payment Creditor Collateral Sured Rate

Sured Rate

None
Sured Rate

2. Payments on Claims, or Non-Escrowed Postpetition Property Tax Holding Accounts, Secured by Real Property Other than the Debtor's Principal Residence:

Cure Payments:

Monthly

Interest

Arrears to be

Ongoin	g Payments:						
Rank	Monthly	<u>Payment</u> -NONE-	Creditor	<u>C</u> c	<u>ollateral</u>		Interest <u>Rate</u> %
Cure Pa	<u>Pa</u>		ditor	Coll	ateral	Arrears to be <u>Cured</u>	Interest Rate
	. \$	-NO	NE-				
		3.	Payments on Claims a. 910 Collateral.	Secured by Pe	ersonal Property:		
interest other pe pre-con	in any motor ersonal prope firmation add on Monthly	vehicle acquired wequate protection	ithin one year precedi on payments shall be p	e of the Debtong the filing dotaid by the Tr	or within 910 days pre ate of the petition as s ustee in the amounts s	e-money security ceeding the filing date of the specified below. The Debt stated as the "Pre-Confirm as specified below after the specified below af	or stipulates that ation Adequate
Rank		<u> </u>	<u>ditor</u> NE-	Collater	<u>ral</u>	Pre-Confirmation Adequate Protection Monthly Payment	Interest Rate
a timely collater as the "	objection to al. The Debto Pre-Confirma	a proof of claior stipulates that ation Adequate	m or in an adversary jat pre-confirmation ad	proof of clain proceeding, fo equate protect	r a security interest in tion payments shall be	ovided in Section X or ord personal property which e paid by the Trustee in the stated as the "Monthly I	is non-910 e amounts stated
Rank			ditor NE- \$	Debtor's Value of <u>Collateral</u>	<u>Collateral</u>	Pre-Confirmation Adequate Protection Monthly Payment \$	Interest
		RIORITY CLA in 11 U.S.C. §		on a pro rata	basis, of filed and allo	owed claims entitled to pri	ority in the
	secured, ad	ministrative an		reditors are pa	aid in full, provided th	riority unsecured creditor nat no claim shall be paid l neck one):	
	100% X At lea	ast \$ 0					
	The Trustee claims:	e shall pay the	following specially cla	assified nonpr	iority unsecured clain	ns prior to other nonpriori	ty unsecured
Rank	Creditor -NONE-		Amount of C	<u>Claim</u> <u>Per</u>	centage to be Paid	Reason for Special Cl	assification

Direct Payments to be made by the Debtor and not by the Trustee: V.

The following claims shall be paid directly by the Debtor according to the terms of the contract or support or withholding order, and [Local Bankruptcy Form 13-4, eff. 12/17]

shall receive no payments from the Trustee. (Payment stated shall not bind any party.)

A. DIRECT PAYMENT OF DOMESTIC SUPPORT OBLIGATIONS:

-NONE-	S Current Monthly S \$	upport Obligation Mo	onthly Arrearage Payment
В.	OTHER DIRECT PAYMENTS:		
Creditor Servisolutions	Nature of Debt First Mortgage	Amount of Claim \$ 196.582.00	Monthly Payment \$ 1.500.00

VI. Secured Property Surrendered:

The secured property described below will be surrendered to the following named creditors on confirmation.

The Debtor requests that upon confirmation, each creditor (including successors and assigns) to which the Debtor is surrendering property pursuant to this section be granted relief from the stays of 11 U.S.C. §§ 362(a) and 1301(a) to enforce its security interest

against the property including taking possession and sale.

<u>Creditor</u> Prestige Financial Svc

Property to be Surrendered 2014 Ford Escape unknown miles

VII. Executory Contracts and Leases:

The Debtor will assume or reject executory contracts or unexpired leases as specified below. Assumption will be by separate motion and order, and any cure and/or continuing payments will be paid directly by the Debtor under Section V, unless otherwise specified in the plan. Any executory contract or unexpired lease not assumed pursuant to 11 U.S.C § 365(d) is rejected. If rejected, upon confirmation the creditor is granted relief from the stays of 11 U.S.C. §§ 362(a) and 1301(a) with respect to the property which is the subject of the rejected contract or lease, and any allowed unsecured claim for damages shall be paid under Section IV.E.

Contract/Lease -NONE-

Assumed or Rejected

VIII. Property of the Estate:

Property of the estate is defined in 11 U.S.C. § 1306(a). Unless otherwise ordered by the Court, property of the estate in possession of the Debtor on the petition date shall vest in the Debtor upon confirmation. However, the Debtor shall not lease, sell, encumber, transfer or otherwise dispose of any interest in real property or personal property without the Court's prior approval, except that the Debtor may dispose of unencumbered personal property with a value of \$10,000 or less without the Court's approval. Property (including, but not limited to, bonuses, inheritances, tax refunds or any claim) acquired by the Debtor post-petition shall vest in the Trustee and be property of the estate. The Debtor shall promptly notify the Trustee if the Debtor becomes entitled to receive a distribution of money or other property (including, but not limited to, bonuses, inheritances, tax refunds or any claim) with a value in excess of \$2,500, unless Section X specifically provides for the Debtor to retain the money or property.

IX. Liquidation Analysis Pursuant to 11 USC § 1325(a)(4)

The liquidation value of the estate is \$_1335.00 . To obtain a discharge, the Debtor must pay the liquidation value or the total of allowed priority and nonpriority unsecured claims, whichever is less. Under 11 U.S.C. §§ 1325(a)(4) and 726(a)(5), interest on allowed unsecured claims under Section IV.D and IV.E shall be paid at the rate of ___ % per annum from the petition date (no interest shall be paid if left blank).

X. Nonstandard Provisions:

All nonstandard provisions of this plan are set forth in this section and separately numbered. Any nonstandard provision placed elsewhere in this plan is void. Any modifications or omissions to the form plan not set forth in this section are void.

By filing this plan, the attorney for the Debtor(s) or the Debtor(s) if not represented by an attorney certify that the wording and order of the provisions in this plan are identical to those contained in Local Bankruptcy Form 13-4, other than any nonstandard provisions included in Section X.

(Signature Page)

/s/ Ellen Ann Brown	/s/ Terri Ann Hoefs	March 30, 2019
Ellen Ann Brown 27992	Terri Ann Hoefs	Date
Attorney for Debtor(s)	DEBTOR	
March 30, 2019		
Date	DEBTOR	Date